

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RUBIN J MAROSS
NICOLE M MAROSS
Debtor(s)

Case No. 09-28086

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2009.
- 2) The plan was confirmed on 09/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/26/2011.
- 5) The case was converted on 04/10/2014.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,298.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$37,930.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$37,930.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,060.16
Other	\$66.81

TOTAL EXPENSES OF ADMINISTRATION: \$5,126.97

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	NA	21,759.83	21,759.83	0.00	0.00
CAPITAL ONE	Unsecured	1,978.00	1,978.08	1,978.08	1,063.59	0.00
CAPITAL ONE	Unsecured	728.00	1,669.82	1,669.82	897.79	0.00
CAPITAL ONE NA	Unsecured	314.00	314.24	314.24	168.94	0.00
CHASE BANK USA	Unsecured	402.00	431.19	431.19	231.85	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	920.00	947.99	947.99	509.66	0.00
EAST BAY FUNDING	Unsecured	1,551.00	1,546.66	1,546.66	831.56	0.00
EAST BAY FUNDING	Unsecured	NA	1,064.54	1,064.54	572.36	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	385.37	385.37	207.18	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	787.07	787.07	423.17	0.00
ECAST SETTLEMENT CORP	Unsecured	385.00	549.95	549.95	295.70	0.00
HARLEY DAVIDSON CREDIT CORP	Secured	6,583.00	6,937.90	6,937.90	6,500.15	686.87
HARLEY DAVIDSON CREDIT CORP	Unsecured	NA	NA	NA	0.00	0.00
HARRIS NA	Secured	12,745.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	640.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	61,969.00	62,415.25	62,415.25	0.00	0.00
LVNV FUNDING	Unsecured	6,474.00	6,474.25	6,474.25	3,480.86	0.00
LVNV FUNDING	Unsecured	NA	728.44	728.44	391.62	0.00
METRIS	Unsecured	585.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	3,509.00	3,515.47	3,515.47	1,890.07	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	353.00	406.31	406.31	218.47	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	9,457.00	9,462.43	9,462.43	5,087.45	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,060.00	4,060.07	4,060.07	2,182.87	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	236.00	236.14	236.14	126.96	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,669.00	1,258.47	1,258.47	676.62	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	748.00	640.17	640.17	344.17	0.00
TOYOTA MOTOR CREDIT	Secured	3,519.00	2,890.75	2,890.75	2,742.73	280.32
TOYS R US	Unsecured	549.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	173.00	216.67	216.67	116.47	0.00
WACHOVIA BANK NATIONAL ASSOC	Secured	21,514.79	NA	NA	0.00	0.00
WACHOVIA BANK NATIONAL ASSOC	Secured	NA	21,328.79	2,500.00	2,500.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WACHOVIA BANK NATIONAL ASSOC	Unsecured	15,630.79	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ILLINOIS	Unsecured	691.00	698.58	698.58	375.60	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$62,415.25	\$0.00	\$0.00
Mortgage Arrearage	\$2,500.00	\$2,500.00	\$0.00
Debt Secured by Vehicle	\$9,828.65	\$9,242.88	\$967.19
All Other Secured	\$21,759.83	\$0.00	\$0.00
TOTAL SECURED:	\$96,503.73	\$11,742.88	\$967.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,371.91	\$20,092.96	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,126.97</u>	
Disbursements to Creditors	<u>\$32,803.03</u>	
TOTAL DISBURSEMENTS :		<u>\$37,930.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/16/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (09/01/2009)